

Community Profile

Iron Range

St. Louis County, Minnesota

Population



For Sale/Rent



Households



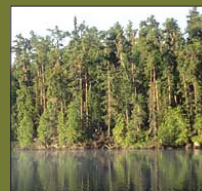
Units



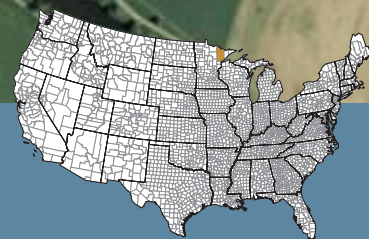
Housing Stock Age



Land



Foreclosures



Prepared by:

St. Louis County Planning Department and St. Louis County Housing and Redevelopment Authority (HRA)
© St. Louis County, Minnesota, U.S.

10-2007

Table of Contents



Introduction

3 Introduction



Location Profile

5 Location Profile



Summary

6 Summary



Demographic Characteristics

8 Population
9 Households
10 Population Age Structure



Housing Characteristics

11 Units in Structure
12 Age of Housing
13 Median Home Sales
14 Listings/Days on Market
15 Homes Sold
16 Available Lots for Sale
17 Vacant Land
18 Public Housing
19 Subsidized Housing
20 Fair Market Rents
21 Foreclosures



Economic Characteristics

22 Wages
23 Affordability



Social Characteristics

24 Educational Attainment
25 Marital Status

Director

Barbara Hayden, Planning Director

Prepared by

St. Louis County Planning Department &
St. Louis County Housing and Redevelopment Authority (HRA)

St. Louis County Planning Department
100 Missabe Building
227 West First Street
Duluth, MN 55802

Revised 10-2007



Introduction

This “Community Profile: Iron Range” report is a graphical and statistical portrait of St. Louis County Iron Range communities derived from various sources of federal, state, and county data. It provides a beginning point for community discussion and more comprehensive community assessment.

Illustrated in the report is a statistical comparison among Iron Range communities highlighted over time. In an easy-to-read format, the report captures these past changes while gauging current and future trends.

There are currently more than 20 large scale development and expansion projects at various stages of development across the Iron Range. These projects represent the highest concentration of large scale projects since the 1970s, with the potential investment of up to \$5 billion. Successful projects will result in construction jobs, permanent jobs and the expansion of ancillary services.

Historically, the Iron Range communities have experienced declining population and aging infrastructure. These new developments present an opportunity for communities to assess current conditions and plan for future direction. There is the potential for community growth and redevelopment, but it will vary across the region. Communities need to look at current conditions and determine their future plans. Not all communities will grow, but it also presents the opportunity for redevelopment, maintaining existing infrastructure, right sizing and working with neighboring communities.

Large scale projects and the influx of temporary workers also have the potential to put strain on existing community resources. This may include impact on low-income renters, tourist accommodations, public safety, schools and area businesses.

The “Community Profile: Iron Range” attempts to promote community dialog as this area of St. Louis County is presented with opportunities for growth and redevelopment.

St. Louis County Planning Department

Profile Location

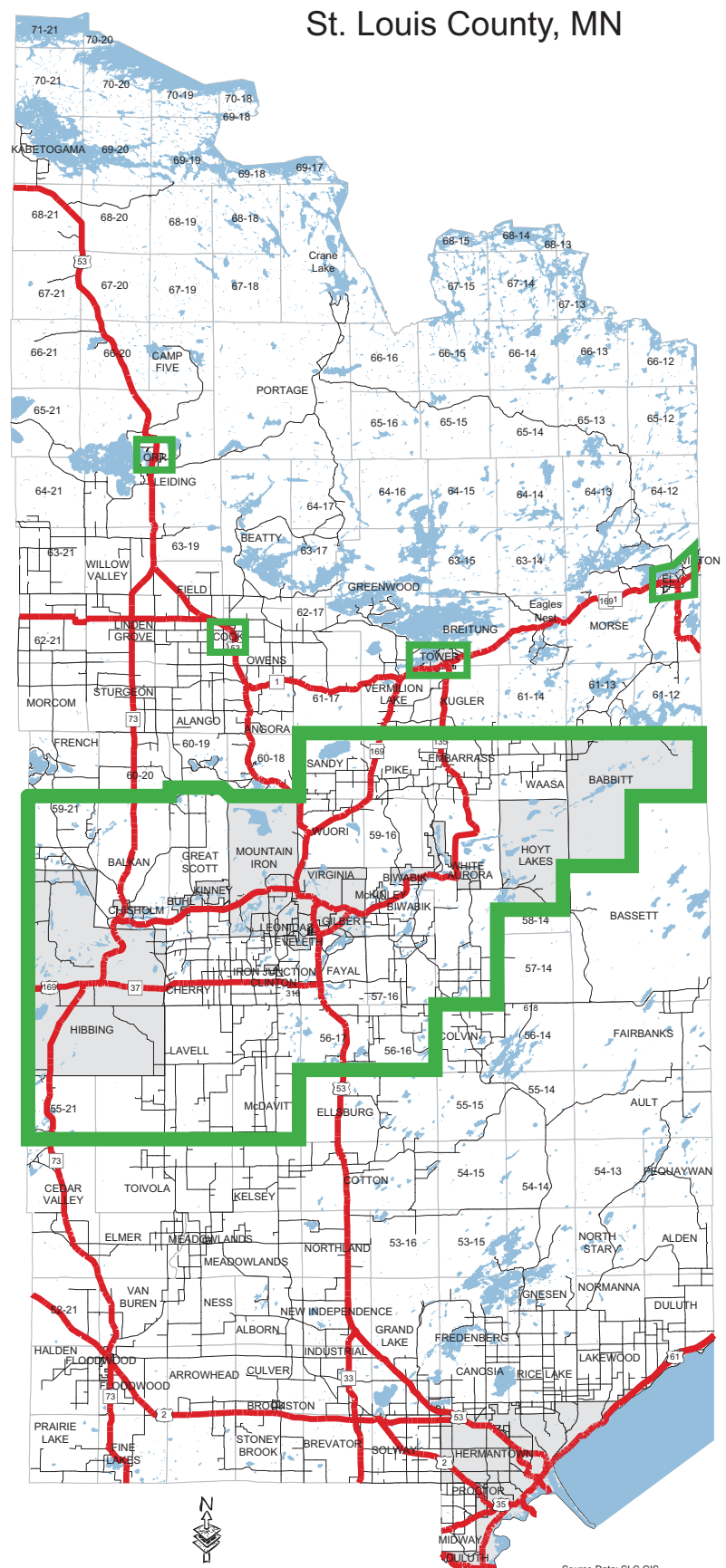
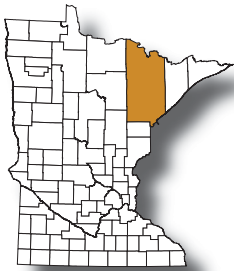
Iron Range

The St. Louis County Iron Range encompasses the band of cities and townships that are settled across Northern St. Louis County within a short driving distance from iron ore deposits.

The Iron Range encompasses the area about 30 miles wide from Hibbing on the west to Babbitt on the east.

The map of St. Louis County provides a reference for users. The report does not cover all areas, but generally focuses on the larger population concentrations and where data is available across the Iron Range.

Community Profile Area Iron Range St. Louis County, Minnesota



Summary

The following is a brief summary of trends:

► POPULATION

Many Iron Range communities continued to experience a population decline from 2000 to 2006. These declines follow a several decade old trend of population decline across the Iron Range.

Overall, St. Louis County population declined 2.2% from 200,528 in 2000 to an estimated 196,067 in 2006, mainly due to the declining population across the Iron Range.

► HOUSEHOLDS

Many Iron Range communities experienced an increase in the number of households from 1990 to 2000. This increase corresponds with trends in many communities across the nation where household size is decreasing, but the number of households is actually increasing.

Overall, St. Louis County households increased 4.7% from 78,901 in 1990 to 82,619 in 2000.

► POPULATION AGE STRUCTURE

The population age structure is a key piece of information to assess the type of potential services that are currently needed and future needs for a community.

The Iron Range population is comparatively old and front-loaded with a higher percentage of baby boomers and has a relatively smaller percentage of young children as compared to the overall population age structure of the state of Minnesota. This population age structure may shed some insight on why this area continues to lose population.

► HOUSING UNITS

Based on the American Community Survey results for 2005, it was estimated that St. Louis County had 98,760 housing units, which is a small decline from the 2000 census. No 2005 housing unit data is currently available for Iron Range communities.

The number of housing units in St. Louis County increased 0.4% from 95,403 in 1990 to 95,800 in 2000.

► AGE OF HOUSING

Overall, St. Louis County has an old housing stock with 1954 as the median year housing structures were built.

Many of the core cities across the Iron Range, such as Virginia, Chisholm, Eveleth, Gilbert, and Leonidas, have some of the oldest housing structures, whereas the surrounding townships have relatively newer structures.

► MEDIAN HOME SALES

The median home sales prices across the Iron Range have continued to increase at a faster rate than core inflation, which usually is between 2-4% per year.

On the Iron Range, Ely, Hoyt Lakes, Cook, Chisholm, and Virginia experienced a larger percent increase in median homes sales price from 2000 to 2006.

Cook had the largest median home sales price of \$93,080 in 2006 of selected cities and Mountain Iron was second with a median home sales price of \$84,400.

► LISTINGS & DAYS ON MARKET

The number of listings in the Multiple Listing Service (MLS) across the selected Iron Range cities has increased 28.4% from 876 in 2004 to 1,125 in 2006.

The median days on the market have both increased and decreased across the selected Iron Range cities. Hibbing, Virginia, Eveleth, Aurora, Gilbert, Biwabik, and Tower experienced a decrease in the median number of days on the market, while Chisholm, Mountain Iron, Hoyt Lakes, Ely, Cook, Orr, and Winton experienced an increase in the median number of days on the market.

► NUMBER OF HOMES SOLD

The number of homes sold in the selected Iron Range cities has increased 17.1% from 672 in 2000 to 787 in 2006. This is a greater percent increase in the number of homes sold than the percent increase in the number of homes sold in the entire St. Louis County (excluding Duluth) region, which experienced a 0.7% increase in the number of homes sold from 1,271 in 2000 to 1,280 in 2006.

Biwabik, Hoyt Lakes, and Mountain Iron experienced the greatest percent increase in the number of homes sold between 2000 to 2006.

Ely, Gilbert, Cook, and Winton experienced declines in the number of homes sold between 2000 to 2006.

Summary

► AVAILABLE LOTS FOR SALE

The number of lots or land for sale listed on the Multiple Listing Service (MLS) across the selected Iron Range cities has increased in the last several years from 38 in 2004 to 90 in 2007 (from January to September).

Note that the MLS is only one segment of the market and does not represent all market activity.

► VACANT LAND

Many communities have existing areas where there is potential for development provided zoning and other regulations allow it.

► PUBLIC HOUSING

Across the Iron Range, HUD public housing comes in all sizes and types: scattered single family homes, duplex and quad-homes, town homes, and multi-story apartment complexes.

Waiting lists for public housing units provide a valuable indicator of affordable rental housing supply and demand. Iron Range communities are experiencing growth in the number of households on waiting lists and an increase in the wait time for an affordable rental unit.

► SUBSIDIZED HOUSING

In St. Louis County, there are 1,995 vouchers available with 1,812 individuals and/or families on the waiting lists. Overall, the county's allocation of vouchers increased 17.8% from 1,693 in 2000 to 1,995 in 2006.

However, the increase in allocated vouchers is outpaced by demand. Households on waiting lists have increased 75.9% from 1,030 in 2000 to 1,812 in 2006. Wait times to receive voucher assistance range from 12-24 months.

► FAIR MARKET RENTS

In the Iron Range area, FMRs have risen at the same rate as inflation from 2000 to 2007.

► FORECLOSURES

Foreclosures can be caused by many factors such as: loss of job, illness, rate increases, or a variety of other causes.

The numbers of foreclosures may provide some indication about the hardship individuals and/or families are experiencing in making mortgage payments on real property.

Based upon filed foreclosure documents with the St. Louis County Recorder, foreclosures have increased 88.1% from 176 in 2002 to 331 in 2006.

► WAGES

According to data from the Minnesota Department of Employment and Economic Development, changes in average annual wages between 2000 and 2006 varied across the Iron Range. Mountain Iron, Winton and Hibbing experienced the largest percent average annual wage growth of 91.1%, 34.4% and 30.6% respectively. On the other hand, Orr experienced a decline of 26.9% in average annual wage from 2000 to 2006.

Based on Census 2000, Hoyt Lakes had the highest median household income of \$39,493 and Cook had the lowest median household income of \$21,607.

► AFFORDABILITY

Analysis suggests a high degree of housing affordability on the Iron Range. In most communities, monthly housing payments were significantly less than what an individual earning the average wage in that community could afford for housing.

► EDUCATIONAL ATTAINMENT

Overall, St. Louis County's population with education at or above a bachelor degree was 21.6% in 2000.

Many Iron Range cities had a smaller percentage of the population with education at or above a bachelor degree.

► MARITAL STATUS

Overall, St. Louis County population that was either separated or divorced was 11.3% in 2000. Across the Iron Range, Virginia, Eveleth, Cook and Biwabik experienced a larger percentage of the population that was separated or divorced.

Population



Population Change Iron Range 1970-2006

	U.S. Census					
	1970	1980	1990	2000	2006 Estimate	% Change 2000-2006
Hibbing	20,744	21,193	18,046	17,071	16,295	-4.5%
Virginia	12,450	11,056	9,410	9,157	8,550	-6.6%
Chisholm	5,913	5,930	5,290	4,960	4,634	-6.6%
Ely	4,904	4,820	3,968	3,724	3,595	-3.5%
Eveleth	4,721	5,042	4,064	3,865	3,610	-6.6%
White Township	4,385	4,916	3,668	3,477	3,294	-5.3%
Mountain Iron	3,400	4,134	3,362	2,999	2,914	-2.8%
Hoyt Lakes	3,634	3,186	2,348	2,082	1,971	-5.3%
Fayal Township	2,025	2,175	2,001	1,906	1,791	-6.0%
Gilbert	2,287	2,721	1,934	1,847	1,755	-5.0%
Babbitt	3,076	2,435	1,562	1,670	1,597	-4.4%
Clinton Township	874	1,434	1,077	1,036	991	-4.3%
Buhl	1,303	1,284	915	983	991	0.8%
Biwabik	1,483	1,428	1,097	954	947	-0.7%
Cherry Township	593	1,018	929	915	873	-4.6%
Biwabik Township	773	1,034	839	911	863	-5.3%
Balkan Township	780	934	841	811	777	-4.2%
Embarrass Township	1,021	1,154	826	691	658	-4.8%
Cook	687	800	680	622	616	-1.0%
Great Scott Township	605	883	618	622	606	-2.6%
Wuori Township	474	750	647	563	542	-3.7%
Tower	699	640	502	494 ³	473	-1.3%
Pike Township	406	600	528	492	471	-4.3%
McDavitt Township	426	557	507	487	478	-1.8%
Sandy Township	387	535	425	382	369	-5.4%
Lavell Township	330	481	381	363	376	3.6%
Waasa Township	439	428	317	304	298	-2.0%
Orr	315	294	265	249	245	-1.6%
Winton	294	276	169	185	186	0.5%
Iron Junction	150	134	133	93	86	-7.5%
McKinley	317	230	116	80	79	-1.3%
Leonidas	157	95	70	60	56	-6.7%
St. Louis County	220,693	222,229	198,213	200,528	196,067	-2.2%
Minnesota	-	-	4,375,099	4,919,479	5,167,101	5.0%
U.S.	-	-	248,709,873	281,421,906	299,398,484	6.4%

Source: U.S. Census Bureau. Note: UT (Unorganized Township) Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census.
¹ Indicates the new minor civil division for the 2000 census. ² Adjusted census figures. P001. PERSONS - Universe: Persons Data Set: 1990 Summary Tape File 1 (STF 1) - 100-Percent data.

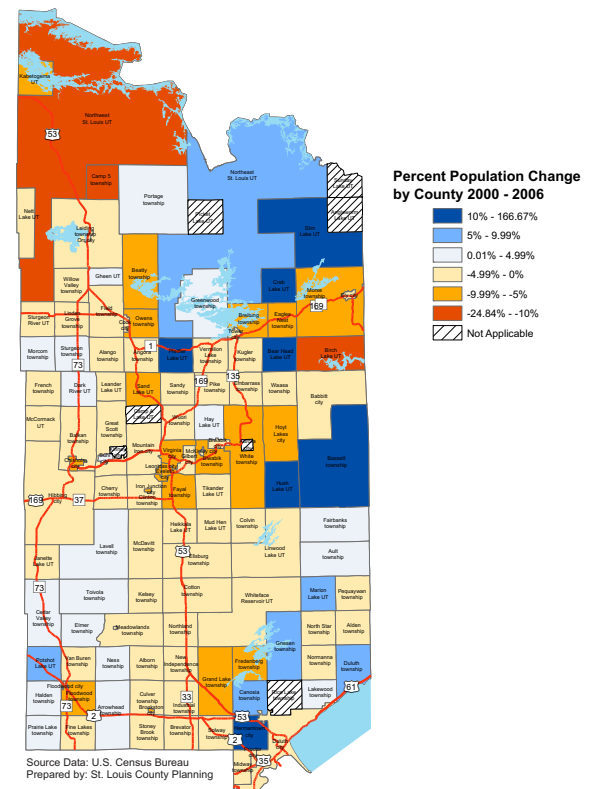
POPULATION

St. Louis County population declined 2.2% from 200,528 in 2000 to an estimated 196,067 in 2006.

Many Iron Range communities experienced a declining population from 2000 to 2006. This decline follows a several decade old trend of population decline across both St. Louis County and the Iron Range.

POPULATION CHANGE

Percent by Minor Civil Division (MCD)
2000-2006¹ ('2006 Estimated)



Households



Households Iron Range 1990-2000

	1990	2000	# Change 1990-2000	% Change 1990-2000
Hibbing	7,439	7,439	0	0.0
Virginia	4,338	4,333	-5	-0.1
Chisholm	2,243	2,178	-65	-2.9
Ely	1,788	1,694	-94	-5.3
Eveleth	1,782	1,717	-65	-3.6
White Township	1,442	1,466	24	1.7
Mountain Iron	1,350	1,326	-24	-1.8
Hoyt Lakes	900	916	16	1.8
Fayal Township	744	769	25	3.4
Gilbert	839	842	3	0.4
Babbitt	675	735	60	8.9
Clinton Township	368	405	37	10.1
Buhl	383	405	22	5.7
Biwabik City	467	454	-13	-2.8
Cherry Township	313	339	26	8.3
Biwabik Township	314	368	54	17.2
Balkan Township	315	329	14	4.4
Embarrass Township	298	290	-8	-2.7
Cook	285	275	-10	-3.5
Tower	229	233	4	1.7
Great Scott Township	229	242	13	5.7
Wuori Township	224	219	-5	-2.2
Pike Township	186	194	8	4.3
McDavitt Township	188	188	0	0.0
Sandy Township	154	162	8	5.2
Lavell Township	131	131	0	0.0
Waasa Township	122	121	-1	-0.8
Orr	130	112	-18	-13.8
Winton	72	85	13	18.1
Iron Junction	49	44	-5	-10.2
McKinley	49	37	-12	-24.5
Leonidas	28	26	-2	-7.1
St. Louis County	78,901	82,619	3,718	4.7
Minnesota	1,647,853	1,895,127	247,274	15.0
U.S.	91,947,410	105,480,101	13,532,691	14.7

Source: U.S. Census Bureau, P15. HOUSEHOLDS [1] - Universe: Households, Census 2000 Summary File 1 (SF 1) 100-Percent Data, 1990 Summary Tape File 1 (STF 1) - 100-Percent data, P003. HOUSEHOLDS - Universe: Households. Note: UT (Unorganized Township) * Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census. * Indicates the new minor civil division for the 2000 census.

HOUSEHOLDS

St. Louis County households increased 4.7% from 78,901 in 1990 to 82,619 in 2000. In the American Community Survey, it is estimated that St. Louis County had 82,053 total households. This would be a decrease from census 2000.

Many Iron Range communities experienced increases in the number of households from 1990 to 2000. This increase corresponds with trends at many communities across the nation for the same period where household size is decreasing while the number of households is increasing. No household data is currently available for county subdivisions except the City of Duluth.

Population Age



POPULATION AGE STRUCTURE

The population age structure is a key piece of information to assess current and future community service needs.

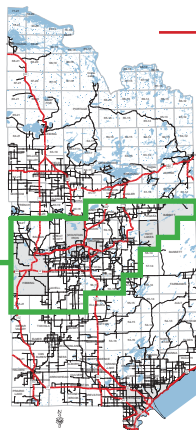
The adjacent chart highlights the population age structure of areas compared to the state of Minnesota.

The Iron Range population is comparatively old, has a higher percentage of baby boomers, and has a relatively smaller percentage of young children when compared to the overall population age structure of the state of Minnesota. This population age structure may shed some insight on why this area continues to lose population.

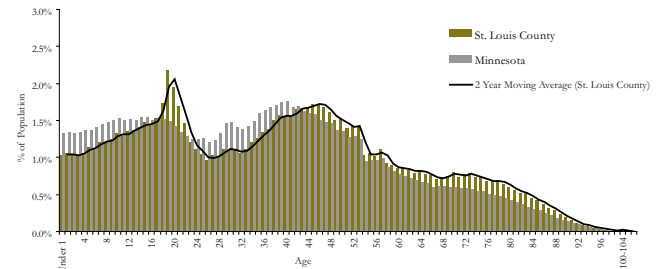
Duluth and its suburbs more closely follow the state of Minnesota population age structure but with a slightly older population and a smaller percentage of youth. However, the biggest difference is the large spike in teenagers and young adults. This may be due to the large concentration of colleges and universities in the Duluth area which attract young adults for higher education.

**LARGER PERCENT OF
OLDER POPULATION**
**SMALLER PERCENT OF
YOUNGER POPULATION**

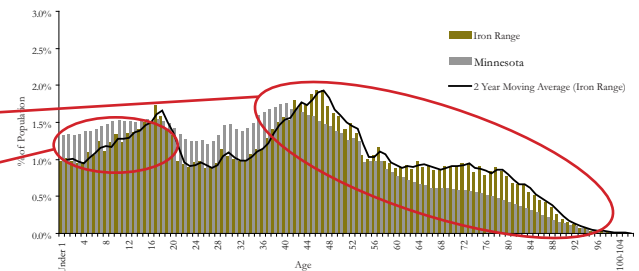
Overview
Iron Range Area



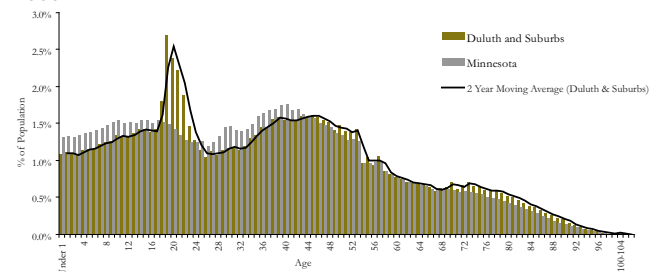
POPULATION AGE STRUCTURE St. Louis County vs. Minnesota 2000



POPULATION AGE STRUCTURE Iron Range vs. Minnesota 2000



POPULATION AGE STRUCTURE Duluth & Suburbs vs. Minnesota 2000



Source Data: U.S. Census Bureau
Prepared by: St. Louis County Planning

Housing Units



Housing Units Iron Range 1990-2000				
	1990	2000	# Change 1990-2000	% Change 1990-2000
Hibbing	8,166	8,037	-129	-1.6%
Virginia	4706	4,692	-14	-0.3%
Chisholm	2,405	2,375	-30	-1.2%
Ely	1,997	1,912	-85	-4.3%
Eveleth	1,975	1,965	-10	-0.5%
White Township	1,665	1,645	-20	-1.2%
Mountain Iron	1,422	1,409	-13	-0.9%
Hoyt Lakes	960	995	35	3.6%
Fayal Township	1,000	948	-52	-5.2%
Gilbert	940	900	-40	-4.3%
Babbitt	817	801	-16	-2.0%
Clinton Township	390	421	31	7.9%
Buhl	422	432	10	2.4%
Biwabik City	509	492	-17	-3.3%
Cherry Township	362	364	2	0.6%
Biwabik Township	479	499	20	4.2%
Balkan Township	386	359	-27	-7.0%
Tikander Lake UT ²	-	372	372	-
Embarrass Township	338	330	-8	-2.4%
Cook	308	297	-11	-3.6%
Tower	275	273	-2	-0.7%
Great Scott Township	294	275	-19	-6.5%
Wuori Township	238	231	-7	-2.9%
Pike Township	224	217	-7	-3.1%
McDavitt Township	223	229	6	2.7%
Sandy Township	173	170	-3	-1.7%
Lavell Township	159	159	0	0.0%
Waasa Township	153	148	-5	-3.3%
Orr	155	134	-21	-13.5%
Winton	89	101	12	13.5%
Iron Junction	52	44	-8	-15.4%
McKinley	59	43	-16	-27.1%
Leonidas	28	27	-1	-3.6%
St. Louis County	95,403	95,800	397	0.4%
Minnesota	1,848,445	2,065,946	217,501	11.8%
U.S.	102,263,678	115,904,641	13,640,963	13.3%

Source: U.S. Census Bureau, H1. HOUSING UNITS [1] - Universe: Housing units, Census 2000 Summary File 1 (SF 1) 100-Percent Data, 1990 Summary Tape File 1 (STF 1) - 100-Percent data, H001. HOUSING UNITS - Universe: Housing units. Note: UT (Unorganized Township) ¹ Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census. ² Indicates the new minor civil division for the 2000 census. H001. HOUSING UNITS - Universe: Housing unitsData Set: 1990 Summary Tape File 1 (STF 1) - 100-Percent data.

HOUSING UNITS

The number of housing units in St. Louis County increased 0.4% from 95,403 in 1990 to 95,800 in 2000.

Many Iron Range communities experienced a decline in the number of housing units from 1990 to 2000.

Based on the American Community Survey results for 2006, St. Louis County had an estimated 99,429 housing units, which is an increase of 3,629 housing units from census 2000 estimate of 95,800. No housing unit data is currently available for county subdivisions except the city of Duluth.

Age of Housing



Age of Housing Iron Range Prior 1939-2000								
	U.S. Census							Median Year Built
	Prior 1939	1940- 1949	1950- 1959	1960- 1969	1970- 1979	1980- 1989	1990- 2000	
Hibbing	2,678	1,088	1,667	532	1,283	489	300	1952
Virginia	2,167	624	905	243	463	117	173	1943
Chisholm	1,221	243	290	140	356	84	41	pre 1940
Ely	894	255	230	179	298	34	22	1942
Eveleth	1,064	180	273	121	228	47	52	pre 1940
White Township	360	97	422	169	369	111	116	1959
Mountain Iron	244	43	207	112	559	101	146	1972
Hoyt Lakes	4	5	788	45	114	9	30	1956
Fayal Township	91	105	190	182	237	84	62	1965
Gilbert	476	64	156	42	145	13	4	pre 1940
Babbitt	11	40	493	145	79	18	15	1957
Clinton Township	71	18	51	54	142	42	37	1971
Buhl	194	44	82	9	61	16	29	1945
Biwabik City	188	25	178	40	47	2	11	1952
Cherry Township	45	24	47	32	147	30	38	1972
Biwabik Township	102	35	53	51	131	66	63	1971
Balkan Township	91	25	35	29	83	51	48	1970
Tikander Lake UT ²	44	13	25	64	119	47	46	1973
Embarrass Township	93	4	45	66	78	41	16	1964
Cook	68	33	48	25	59	40	24	1960
Tower	99	23	54	14	38	23	22	1953
Great Scott Township	60	24	21	21	85	13	46	1971
Wuori Township	21	11	11	54	92	13	14	1971
Pike Township	64	7	21	31	61	22	11	1965
McDavitt Township	61	13	22	38	53	19	25	1965
Sandy Township	21	17	23	23	53	20	13	1970
Lavell Township	42	5	16	7	47	21	24	1972
Waasa Township	32	4	29	23	29	9	13	1962
Orr	32	3	16	20	30	15	18	1968
Winton	49	6	8	13	12	5	8	1943
Iron Junction	13	6	16	6	6	0	0	1953
McKinley	16	0	8	0	8	2	8	1956
Leonidas	21	0	0	0	3	0	0	Pre 1940
St. Louis County	32,925	9,163	14,940	9,184	14,622	6,568	8,398	1954
Minnesota	427,275	133,047	249,830	247,952	375,503	299,068	333,271	1969
U.S.	17,380,053	8,435,768	14,710,149	15,911,903	21,438,863	18,326,847	19,701,058	1971

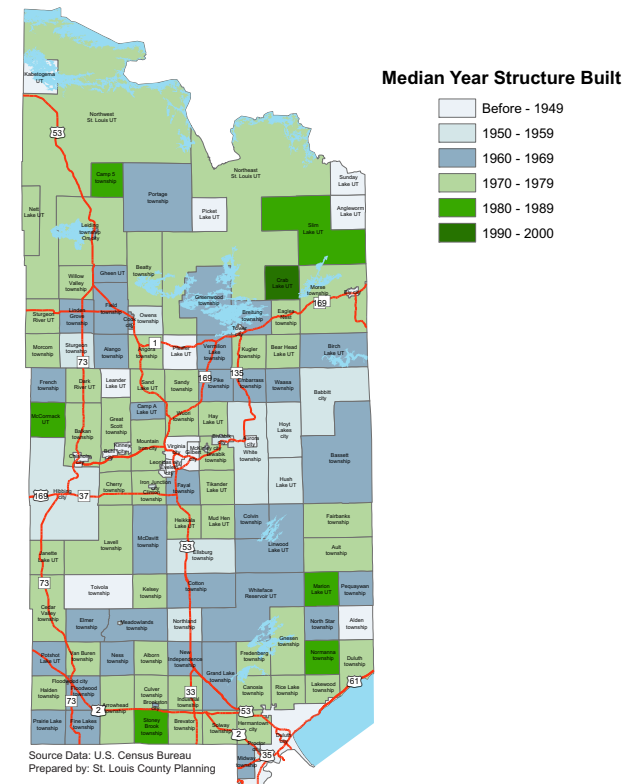
Source: U.S. Census Bureau, H34. YEAR STRUCTURE BUILT [10] - Universe: Housing units. Census 2000 Summary File 3 (SF 3) - Sample Data. H35. MEDIAN YEAR STRUCTURE BUILT [1] - Universe: Housing units. Note: UT (Unorganized Township) * Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census. ² Indicates the new minor civil division for the 2000 census.

AGE OF HOUSING

Overall, St. Louis County has an old housing stock with 1954 as the median year housing structures were built.

Many of the core cities across the Iron Range such as Virginia, Chisholm, Eveleth, Gilbert, and Leonidas have some of the oldest housing structures, whereas the structures in the surrounding townships are relatively newer.

MEDIAN YEAR STRUCTURE BUILT By Minor Civil Division (MCD) 2000



Median Home Sales



MEDIAN HOMES SALES PRICES

The median home sales prices across the Iron Range have continued to increase at a faster rate than core inflation, which usually is between 2-4% per year.

On the Iron Range, Ely, Hoyt Lakes, Cook, Chisholm, and Virginia experienced a larger percent increase in median homes sales price from 2000 to 2006.

Cook had the largest median home sales price of \$93,080 in 2006 of selected cities and Mountain Iron was second with a median home price of \$84,400.

This data is from St. Louis County Assessors and accounts for all market activity, including those on the Multiple Listing Service (MLS). Data is continually being updated and reflects a data snapshot in August 2007.

Median Home Sales Prices Iron Range 2000-2006 (in dollars)												
Note: Includes all residential property (e.g. residential, apartments, and lakeshore)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	% Change 2000-2006
Hibbing	46,000	45,750	54,900	54,500	56,100	61,098	57,800	62,900	68,325	75,350	76,100	35.7%
Virginia	44,000	43,300	43,500	51,000	50,000	54,500	56,936	55,400	62,200	65,900	70,500	41.0%
Chisholm	34,900	35,500	38,500	39,900	38,630	50,000	45,500	50,000	50,000	52,350	57,900	49.9%
Eveleth	37,000	35,000	41,000	40,500	44,200	41,000	43,000	59,986	43,500	50,500	53,000	19.9%
Aurora	26,900	30,000	37,000	28,700	47,000	45,000	34,500	40,600	39,500	59,900	63,770	35.7%
Mountain Iron	46,400	68,500	60,000	66,500	66,450	61,000	68,000	80,000	126,200	80,000	84,400	27.0%
Hoyt Lakes	32,000	31,150	31,000	32,869	45,000	35,500	42,500	46,800	42,000	56,350	70,428	56.5%
Gilbert	31,000	30,000	39,725	38,000	48,750	51,834	46,838	46,625	58,990	65,200	56,000	14.9%
Ely	-	-	-	-	48,000	58,500	60,600	77,500	80,500	72,750	81,100	69.0%
Cook	-	-	-	-	61,825	61,600	50,400	36,625	74,300	81,500	93,080	50.6%
Tower	-	-	-	-	73,000	22,000	49,500	62,000	65,150	77,875	82,000	12.3%
Biwabik City	-	-	-	-	47,000	46,425	46,775	48,600	49,500	59,000	60,000	27.7%
Orr (Data incomplete for statistical accuracy)	-	-	-	-	-	-	-	-	-	-	-	-
Winton (Data incomplete for statistical accuracy)	-	-	-	-	-	-	-	-	-	-	-	-

Source: St. Louis County Assessors

Listings & Days on Market



Listings & Days on Market Selected Iron Range 2004-2006					
	Note: Includes all residential property (e.g. residential, apartments, and lakeshore)	2004	2005	2006	% Change 2004-2006
Hibbing	Number of Listings	319	293	321	0.6%
	Days on Market (Median DOM)	121	102	99	-18.2%
Virginia	Number of Listings	156	190	183	17.3%
	Days on Market (Median DOM)	127	111	117	-7.9%
Chisholm	Number of Listings	102	107	133	30.4%
	Days on Market (Median DOM)	114	116	126	10.5%
Ely	Number of Listings	33	36	85	157.6%
	Days on Market (Median DOM)	183	171	199	8.7%
Eveleth	Number of Listings	65	90	103	58.5%
	Days on Market (Median DOM)	140	118	113	-19.3%
Aurora	Number of Listings	56	61	74	32.1%
	Days on Market (Median DOM)	175	161	148	-15.4%
Mountain Iron	Number of Listings	24	33	35	45.8%
	Days on Market (Median DOM)	85	92	95	11.8%
Hoyt Lakes	Number of Listings	36	41	62	72.2%
	Days on Market (Median DOM)	138	127	152	10.1%
Gilbert	Number of Listings	36	37	39	8.3%
	Days on Market (Median DOM)	133	125	109	-18.0%
Biwabik City	Number of Listings	25	16	37	48.0%
	Days on Market (Median DOM)	184	148	180	-2.2%
Cook	Number of Listings	12	17	31	158.3%
	Days on Market (Median DOM)	183	123	206	12.6%
Tower	Number of Listings	7	13	16	128.6%
	Days on Market (Median DOM)	365	189	345	-5.5%
Orr	Number of Listings	4	8	4	0.0%
	Days on Market (Median DOM)	154	324	194	26.0%
Winton	Number of Listings	1	2	2	100.0%
	Days on Market (Median DOM)	184	380	258	40.2%
TOTAL NUMBER OF LISTINGS		876	944	1,125	28.4%

Source: Multiple Listing Service

LISTINGS & DAYS ON MARKET

The number of listings in the Multiple Listing Service (MLS) across the selected Iron Range cities has increased 28.4% from 876 in 2004 to 1,125 in 2006.

The median days on the market have experienced both increases and decreases across the selected Iron Range cities. Hibbing, Virginia, Eveleth, Aurora, Gilbert, Biwabik, and Tower experienced a decrease in the median number of days on the market, while Chisholm, Mountain Iron, Hoyt Lakes, Ely, Cook, Orr, and Winton experienced an increase in the median number of days on the market.

Note that the MLS is only one segment of the market and does not represent all market activity.

Homes Sold



HOMES SOLD

The number of homes sold in the selected Iron Range cities has increased 17.1% from 672 in 2000 to 787 in 2006. This is a greater percent increase in the number of homes sold than the percent increase in the number of homes sold in the entire St. Louis County (excluding Duluth) region, which experienced a 0.7% increase in the number of homes sold from 1,271 in 2000 to 1,280 in 2006.

Biwabik, Hoyt Lakes, and Mountain Iron experienced the greatest percent increase in the number of homes sold between 2000 to 2006.

Ely, Gilbert, Cook, and Winton experienced declines in the number of homes sold between 2000 to 2006.

Homes Sold Iron Range 2000-2006													
Note: Includes all residential property (e.g. residential, apartments, and lakeshore)	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	% Change 2000-2006
Hibbing	180	247	200	217	243	232	193	196	201	282	256	275	18.5%
Virginia	102	115	113	113	121	130	77	134	120	146	153	134	3.1%
Chisholm	65	103	71	81	71	82	61	71	59	67	93	85	3.7%
Eveleth	46	47	47	42	41	55	34	51	43	55	61	73	32.7%
Ely	-	-	-	-	-	66	65	66	64	64	59	60	-9.1%
Aurora	49	36	37	49	44	17	18	30	27	35	31	24	41.2%
Mountain Iron	25	33	24	33	28	20	29	33	28	28	41	32	60.0%
Hoyt Lakes	34	32	48	55	34	23	19	23	45	37	32	40	73.9%
Gilbert	26	40	19	20	12	18	14	18	20	32	20	15	-16.7%
Biwabik City	-	-	-	-	-	7	12	14	24	12	25	29	314.3%
Cook	-	-	-	-	-	12	12	8	8	16	11	9	-25.0%
Tower	-	-	-	-	-	6	5	12	8	12	10	8	33.3%
Orr	-	-	-	-	-	2	0	5	1	2	1	3	50.0%
Winton	-	-	-	-	-	2	1	2	1	3	1	0	-100.0%
TOTAL HOMES SOLD	-	-	-	-	-	672	540	663	649	791	794	787	17.1%
St. Louis County (Excluding Duluth)	1,187	1,372	1,212	1,252	1,341	1,271	1,063	1,154	1,182	1,342	1,382	1,280	0.7%

Source: St. Louis County Assessors

* Excludes Biwabik City

Available Lots for Sale



Available Lots for Sale Multiple Listing Services (MLS) Iron Range					
		2004	2005	2006	1 thru 9-2007
Hibbing	Number of Non-Waterfront Listings	17	12	36	33
	Number of Waterfront Listings	1	0	2	1
	Total	18	12	38	34
Virginia	Number of Non-Waterfront Listings	5	3	0	0
	Number of Waterfront Listings	0	0	0	0
	Total	5	3	0	0
Chisholm	Number of Non-Waterfront Listings	3	3	1	1
	Number of Waterfront Listings	0	0	3	0
	Total	3	3	4	1
Eveleth	Number of Non-Waterfront Listings	1	0	1	0
	Number of Waterfront Listings	0	0	0	2
	Total	1	0	1	2
Ely	Number of Non-Waterfront Listings	0	5	6	20
	Number of Waterfront Listings	0	4	2	8
	Total	0	9	8	28
Aurora	Number of Non-Waterfront Listings	2	8	2	7
	Number of Waterfront Listings	0	0	0	4
	Total	2	8	2	11
Mountain Iron	Number of Non-Waterfront Listings	4	1	10	1
	Number of Waterfront Listings	0	0	0	0
	Total	4	1	10	1
Hoyt Lakes	Number of Non-Waterfront Listings	1	1	0	0
	Number of Waterfront Listings	0	0	0	0
	Total	1	1	0	0
Gilbert	Number of Non-Waterfront Listings	0	2	0	1
	Number of Waterfront Listings	0	0	0	0
	Total	0	2	0	1
Biwabik City	Number of Non-Waterfront Listings	0	4	2	0
	Number of Waterfront Listings	4	0	2	12
	Total	4	4	4	12
Cook, Tower, Orr, Winton	Data Unavailable	-	-	-	-
TOTAL ALL LISTINGS		38	43	67	90

Source: Multiple Listing Service

AVAILABLE LOTS FOR SALE

The number of lots or land for sale listed on the Multiple Listing Service (MLS) across the selected Iron Range cities has increased in the last several years from 38 in 2004 to 90 in 2007 (from January to September).

Note that the MLS is only one segment of the market and does not represent all market activity.

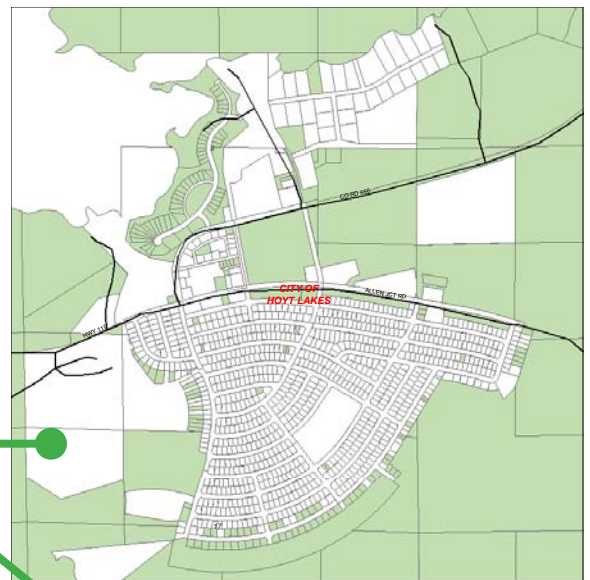
Vacant Land



VACANT LAND

The following maps are for illustrative purposes to show vacant land (parcels without structures) available for various types of development across communities on the Iron Range. These areas have potential for development if zoning and other regulations allow it. It should be noted that various parcels could have challenges such as wetlands, bluffs, and floodplains.

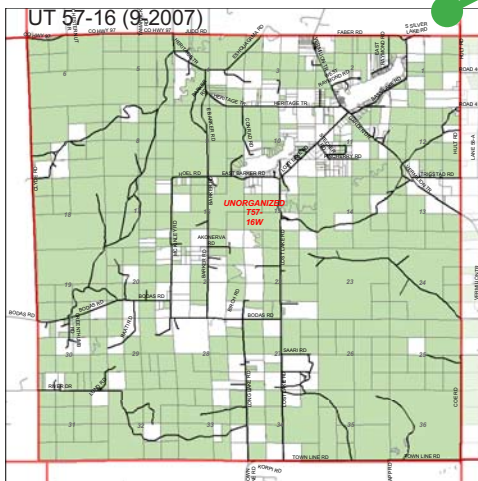
PARCELS WITHOUT STRUCTURES Hoyt Lakes Details (9-2007)



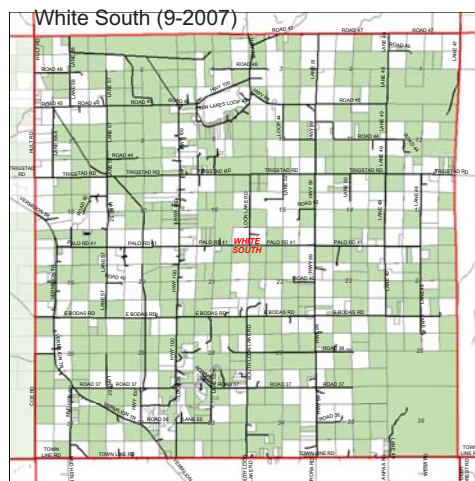
Legend

- Parcels without Structures
- Parcels with Structures

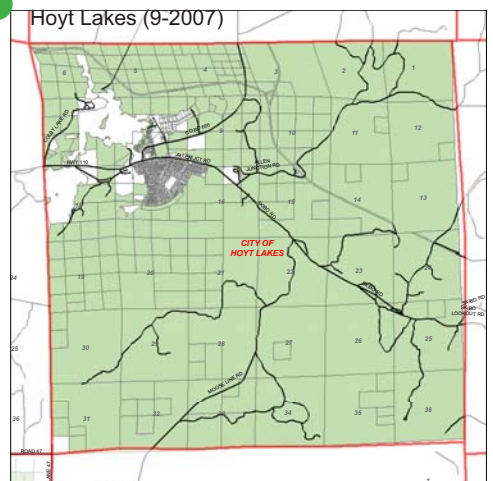
PARCELS WITHOUT STRUCTURES



PARCELS WITHOUT STRUCTURES



PARCELS WITHOUT STRUCTURES



Public Housing



Public Housing St. Louis County		
HRA ¹		2006
Hibbing HRA	Units	310
	Occupancy Rate (%)	-
	Waiting List (#)	16
	Waiting Time (Months)	1
Virginia HRA	Units	274
	Occupancy Rate (%)	-
	Waiting List (#)	93
	Waiting Time (Months)	12-24
Chisholm HRA	Units	109
	Occupancy Rate (%)	-
	Waiting List (#)	0
	Waiting Time (Months)	na
Eveleth HRA	Units	34
	Occupancy Rate (%)	-
	Waiting List (#)	7
	Waiting Time (Months)	6-12
Gilbert HRA	Units	49
	Occupancy Rate (%)	-
	Waiting List (#)	8
	Waiting Time (Months)	unknown
Ely HRA	Units	121
	Occupancy Rate (%)	-
	Waiting List (#)	25
	Waiting Time (Months)	2-5
Cook HRA	Units	60
	Occupancy Rate (%)	-
	Waiting List (#)	0
	Waiting Time (Months)	na
Duluth HRA	Units	1,240
	Occupancy Rate	-
	Waiting List (#)	200
	Waiting Time (Months)	8-12
Aurora HRA	Units	na
Mountain Iron HRA	Units	na
TOTAL		2,197

Source: St. Louis County HRA and city HRA's

¹ Aurora and Mt. Iron HRAs do not own public housing

PUBLIC HOUSING

The term public housing is commonly used to describe all the rental units in a community that provide reduced rent or subsidy to residents based upon income. This report limits the definition of public housing to rental units that are owned and managed by a local housing and redevelopment authority (HRA) and that have been developed through the Public Housing Program of the U.S. Department of Housing and Urban Development (HUD). It does not include rental units developed or rent-subsidized through other federal, state, and local programs.

HUD public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Across the Iron Range, HUD public housing comes in all sizes and types: scattered single family homes, duplex and quad-homes, town homes, and multi-story apartment complexes.

The adjacent table lists the HUD public housing units owned and managed by HRAs in St. Louis County. Waiting lists for public housing units provide a valuable indicator of affordable rental housing supply and demand. Iron Range communities are experiencing growth in the number of households on waiting lists and an increase in the wait time for an affordable rental unit.

Subsidized Housing



Housing Choice Vouchers Program (Section 8)
St. Louis County

		2000	2006	Percent Change 2000-2006
Duluth HRA	Available Vouchers	1,188	1,466	23.4%
	Waiting List (#)	861	1,341	55.7%
	Waiting Time (Months)	-	12	-
Virginia HRA	Available Vouchers	505	529	4.8%
	Waiting List (#)	169	471	178.7%
	Waiting Time (Months)	-	12-24	-
Hibbing HRA	na			
Chisholm HRA	na			
Eveleth HRA	na			
Gilbert HRA	na			
Ely HRA	na			
Cook HRA	na			
Mountain Iron HRA	na			
Aurora HRA	na			
TOTAL AVAILABLE VOUCHERS		1,693	1,995	17.8%
TOTAL WAIT LIST		1,030	1,812	75.9%

Source: St. Louis County HRA and city HRA's

¹ Aurora and Mt. Iron HRAs do not own public housing

¹ Duluth Section 8 vouchers are generally valid in southern St. Louis County. Section 8 vouchers for northern St. Louis County are managed by the Virginia HRA and included in the Quad Cities listing.

³ The Virginia HRA manages these vouchers, which are generally valid in northern St. Louis County

HOUSING VOUCHERS

The housing choice voucher program (formerly Section 8) is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

In St. Louis County, there are 1,995 vouchers available with 1,812 individuals and/or families on the waiting lists. Overall, the county's allocation of vouchers increased 17.8% from 1,693 in 2000 to 1,995 in 2006.

However, the increase in allocated vouchers is outpaced by demand. Households on waiting lists have increased 75.9% from 1,030 in 2000 to 1,812 in 2006. Wait times to receive voucher assistance range from 12-24 months.

The Duluth and Virginia HRAs manage Section 8 programs for the southern and northern parts of the county respectively.

Fair Market Rents



FAIR MARKET RENTS

The U.S. Department of Housing and Urban Development (HUD) utilizes and publishes Fair Market Rents (FMRs).

FMRs are primarily used to determine affordable rents for HUD-funded programs.

HUD annually estimates FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas.

FMRs are gross rent estimates. They include the rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.

HUD sets FMRs to assure that a sufficient supply of rental housing is available to program participants. To accomplish this ob-

jective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. In St. Louis County, the FMRs have risen at approximately the same rate as inflation from 2000 to 2007.

Fair Market Rents (FMR) Section 8 Housing Assistance Payments Program St. Louis County, 2000-2007									
	FMR Amounts (In dollars)								
	2000	2001	2002	2003	2004	2005	2006	2007	% Change 2000-2007
Efficiency	281	285	295	300	302	345	351	361	28.5%
1 Bedroom	362	367	380	386	389	416	427	440	21.5%
2 Bedroom	465	471	487	496	499	529	539	555	19.4%
3 Bedroom	621	529	651	662	666	675	677	697	12.2%
4 Bedroom	723	733	758	771	776	862	862	888	22.8%

Source: U.S. Department of Housing and Urban Development

Forecloures



FORECLOSURES

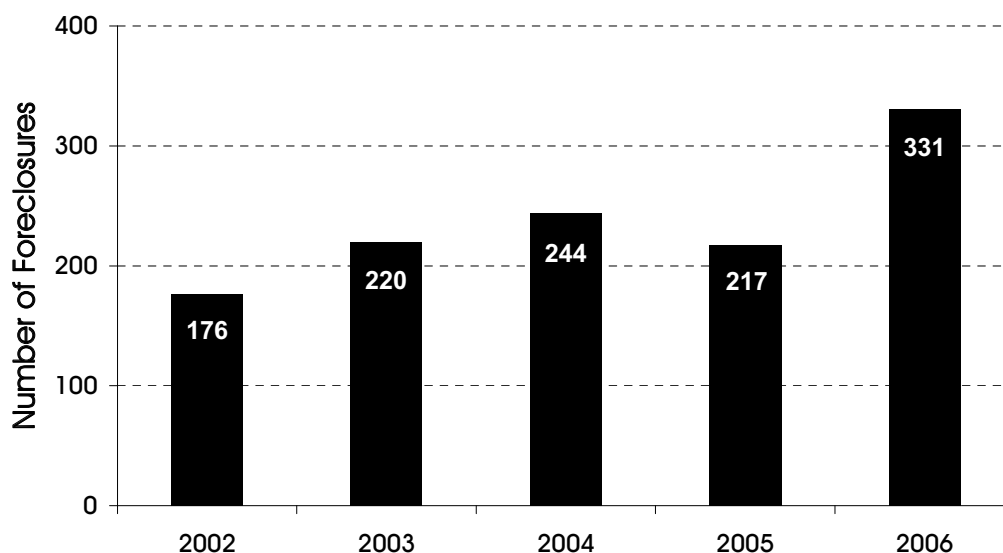
Foreclosures can be caused by many factors such as: loss of job, illness, rate increases, or a variety of other causes.

The number of foreclosures gives some indication about the hardship individuals and/or families are experiencing in making mortgage payments on real property.

Based upon filed foreclosure documents with the St. Louis County Recorder, foreclosures have increased 88.1% from 176 in 2002 to 331 in 2006.

FORECLOSURES

St. Louis County
2002 - 2006



Source: St. Louis County Recorders

Wages



EMPLOYER WAGES

The State of Minnesota conducts the Quarterly Census of Employment and Wages (QCEW) program report for labor market information. This is a quarterly and annual count of employment and wages which cover 98 percent of Minnesota jobs, and are available at the city, county, regional, and state levels by industry. The table shows the average wage paid by employers in each community.

The QCEW Data Tool can be accessed by www.deed.state.mn.us/lmi/tools/qcew.htm

According to data from the Minnesota Department of Employment and Economic Development, changes in average annual wages between 2000 and 2006 varied across the Iron Range. Mountain Iron, Winton and Hibbing experienced the largest percent average annual wage growth of 91.1%, 34.4% and 30.6% respectively. On the other hand, Orr experienced a decline of 26.9% in average annual wage from 2000 to 2006.

Based on Census 2000, Hoyt Lakes had

the highest median household income of \$39,493 and Cook had the lowest median household income of \$21,607.

Average Annual Employer Wages								
Employers by City (in dollars), Total All Ownerships								
	Minnesota Department of Employment & Economic Development							
	2000	2001	2002	2003	2004	2005	2006	% Change 2000-2006
Hibbing	\$28,392	\$28,132	\$29,744	\$30,888	\$32,916	\$34,320	\$37,076	30.6%
Virginia	\$25,324	\$26,260	\$27,144	\$27,820	\$29,068	\$29,276	\$30,212	19.3%
Chisholm	\$19,604	\$19,864	\$20,020	\$19,916	\$20,644	\$20,904	\$20,488	4.5%
Eveleth	\$23,920	\$24,648	\$27,196	\$27,352	\$28,288	\$27,872	\$27,612	15.4%
Ely	\$20,800	\$22,100	\$23,608	\$24,596	\$24,700	\$24,440	\$25,844	24.3%
Aurora	\$23,868	\$24,076	\$27,508	\$25,740	\$28,288	\$27,040	\$27,300	14.4%
Mountain Iron	\$32,188	\$31,928	\$33,280	\$34,736	\$56,004	\$57,460	\$61,516	91.1%
Hoyt Lakes	\$18,304	\$47,736	\$21,320	\$21,476	\$15,808	\$16,224	\$16,484	-9.9
Gilbert	\$23,972	\$25,688	\$27,404	\$26,520	\$27,612	\$30,628	\$29,692	23.9%
Biwabik City	\$19,396	\$18,668	\$19,240	\$17,732	\$17,316	\$17,264	\$18,564	-4.3%
Cook	\$21,268	\$21,580	\$22,724	\$24,128	\$25,168	\$25,012	\$25,168	18.3%
Tower	\$18,616	\$34,060	\$40,144	\$21,320	\$21,008	\$22,360	\$23,036	23.7%
Orr	\$26,832	\$17,888	\$18,720	\$18,148	\$19,812	\$19,500	\$19,604	-26.9%
Winton	\$13,000	\$14,924	\$13,884	\$14,144	\$15,288	\$16,848	\$17,472	34.4%
St. Louis County	\$28,964	\$29,952	\$31,148	\$31,824	\$33,436	\$33,436	\$34,528	19.2%

Source: Minnesota Department of Employment & Economic Development. Quarterly Census of Employment & Wages. <http://www.deed.state.mn.us/lmi/tools/qcew.htm>

Median Annual Household Income	
Iron Range (in dollars)	
Census 2000	2000
Hibbing	\$33,346
Virginia	\$28,873
Chisholm	\$28,472
Eveleth	\$27,736
Ely	\$27,615
Aurora (White Township)	\$37,529
Mountain Iron	\$35,163
Hoyt Lakes	\$39,493
Gilbert	\$35,859
Biwabik City	\$28,359
Cook	\$21,607
Tower	\$26,429
Orr	\$27,222
Winton	\$29,063
St. Louis County	\$36,306

Source: U.S. Census. P53. MEDIAN HOUSEHOLD INCOME IN 1999 (DOLLARS)[1]
 - Universe: Households. Census 2000 Summary File 3 (SF 3) - Sample Data

Affordability



Hourly Wage & Housing Affordability Greater St. Louis County

Hourly Wage	Annual Income	% of Median Income	Affordable Rent (30% of Income)	HUD Fair Market Rents	Mortgage Payment (PITI)	Principal & Interest	Taxes & Insurance	Mortgage Amount	Maximum Purchase Price
\$5.15	\$10,712	19%	\$268		\$224	\$179	\$45	\$28,351	\$29,228
\$6.00	\$12,480	22%	\$312		\$260	\$208	\$52	\$32,908	\$33,926
\$6.50	\$13,520	24%	\$338	\$361 Eff.	\$282	\$226	\$56	\$35,692	\$36,796
\$7.00	\$14,560	26%	\$364		\$304	\$243	\$61	\$38,477	\$39,667
\$7.50	\$15,600	28%	\$390		\$325	\$260	\$65	\$41,135	\$42,407
\$8.00	\$16,640	30%	\$416	\$440 1-Bdrm	\$347	\$278	\$69	\$43,919	\$45,278
\$8.50	\$17,680	32%	\$442		\$369	\$295	\$74	\$46,704	\$48,148
\$9.00	\$18,720	34%	\$468		\$390	\$312	\$78	\$49,362	\$50,888
\$9.50	\$19,760	36%	\$494		\$412	\$330	\$82	\$52,146	\$53,759
\$10.00	\$20,800	37%	\$520		\$434	\$347	\$87	\$54,931	\$56,630
\$10.50	\$21,840	39%	\$546	\$555 2-Bdrm	\$455	\$364	\$91	\$57,589	\$59,370
\$12.00	\$24,960	45%	\$624		\$520	\$416	\$104	\$65,816	\$67,851
\$13.00	\$27,040	49%	\$676	\$697 3-Bdrm	\$564	\$451	\$113	\$71,385	\$73,592
\$14.00	\$29,120	52%	\$728		\$607	\$486	\$121	\$76,827	\$79,203
\$15.00	\$31,200	56%	\$780		\$650	\$520	\$130	\$82,270	\$84,814
\$16.00	\$33,280	60%	\$832		\$694	\$555	\$139	\$87,839	\$90,555
\$17.00	\$35,360	64%	\$884	\$888 4-Bdrm	\$737	\$590	\$147	\$93,281	\$96,166
\$18.00	\$37,440	67%	\$936		\$780	\$624	\$156	\$98,724	\$101,777
\$19.00	\$39,520	71%	\$988		\$824	\$659	\$165	\$104,293	\$107,518
\$20.00	\$41,600	75%	\$1,040		\$867	\$694	\$173	\$109,735	\$113,129
\$21.00	\$43,680	79%	\$1,092		\$910	\$728	\$182	\$115,177	\$118,740
\$22.00	\$45,760	82%	\$1,144		\$954	\$763	\$191	\$120,746	\$124,481
\$23.00	\$47,840	86%	\$1,196		\$997	\$798	\$199	\$126,189	\$130,092
\$24.00	\$49,920	90%	\$1,248		\$1,040	\$832	\$208	\$131,631	\$135,702
\$25.00	\$52,000	94%	\$1,300		\$1,084	\$867	\$217	\$137,200	\$141,444
\$26.00	\$54,080	97%	\$1,352		\$1,127	\$902	\$225	\$142,643	\$147,055
\$27.00	\$56,160	101%	\$1,404		\$1,170	\$936	\$234	\$148,085	\$152,665

Source: St. Louis County HRA

Assumptions	
Median Income (SLC 2007)	\$55,500
Affordable Rent	30% of Income
Affordable Mortgage*	25% PITI (Assumes 20% of pymt for taxes/insurance)
Interest Rate	7%
Term	30 Years
Loan to Value	97% (3% down payment requirement)

AFFORDABILITY

Analysis suggests a high degree of housing affordability on the Iron Range. In most communities, monthly housing payments were significantly less than what an individual earning the average wage in that community could afford for housing.

Educational Attainment



Educational Attainment								
Year 2000 (Population 25 Years and Over)								
	Number Population over 25 years	U.S. Census (Percent) %						
		Less than 9th Grade	9th-12th No Diploma	High school Graduate	Some College No Degree	Associate Degree	Bachelor Degree	Graduate or Profes- sional Degree
Hibbing	11,614	3.3	12.6	31.1	26.0	9.8	12.8	4.5
Virginia	6,556	4.9	9.2	34.0	24.2	10.4	13.3	4.0
Chisholm	3,450	2.8	11.6	34.9	29.0	9.2	9.0	3.5
Ely	2,449	2.2	11.7	30.3	24.2	9.5	15.0	7.1
Eveleth	2,678	7.0	10.9	31.2	27.4	10.6	10.2	2.7
White Township	2,499	7.2	11.3	33.6	24.6	8.6	11.4	3.2
Mountain Iron	2,067	3.1	6.3	30.6	24.3	16.8	14.9	4.0
Hoyt Lakes	1,536	4.6	7.3	32.3	29.8	7.9	15.0	3.2
Fayal Township	1,384	2.3	6.6	25.9	31.1	9.8	20.2	4.1
Gilbert	1,296	3.2	8.4	38.9	25.2	9.2	13.3	1.7
Babbitt	1,234	7.1	10.0	40.1	26.6	8.3	5.9	2.0
Clinton Township	694	3.7	6.6	42.5	29.5	8.6	7.2	1.7
Buhl	651	2.0	9.7	40.1	28.7	9.5	6.8	3.2
Biwabik	680	2.9	9.6	39.0	29.0	9.6	6.9	3.1
Cherry Township	599	3.2	3.8	36.2	22.9	16.4	13.2	4.3
Biwabik Township	644	4.0	7.1	33.4	27.8	10.9	11.8	5.0
Balkan Township	594	2.7	7.1	33.8	32.5	13.3	6.4	4.2
Embarrass Township	491	7.3	9.8	44.2	23.4	7.5	5.5	2.2
Cook	435	12.2	9.7	40.0	17.2	7.6	9.9	3.4
Tower	320	0.6	10.9	38.8	27.2	11.3	9.7	1.6
Great Scott Township	411	2.4	7.5	32.6	33.1	11.9	6.3	6.1
Wuori Township	336	2.1	7.7	35.7	24.7	14.6	9.8	5.4
Pike Township	344	1.2	4.1	34.6	19.8	18.0	18.6	3.8
McDavitt Township	313	3.2	3.2	46.0	30.0	5.8	7.3	4.5
Sandy Township	306	3.3	6.9	29.4	27.8	14.1	15.4	3.3
Lavell Township	234	6.4	9.0	40.6	25.2	10.7	7.3	0.9
Waasa Township	218	3.7	17.4	48.6	15.6	6.9	7.8	0.0
Orr	171	8.8	13.5	37.4	31.0	2.3	5.8	1.2
Winton	126	2.4	12.7	25.4	31.7	15.1	9.5	3.2
Iron Junction	69	10.1	20.3	18.8	27.5	7.2	11.6	4.3
McKinley	57	3.5	10.5	45.6	29.8	0.0	7.0	3.5
Leonidas	24	8.3	8.3	25.0	54.2	4.2	0.0	0.0
St. Louis County	132,801	3.6	9.1	31.8	25.4	8.1	15.2	6.7
Minnesota	3,164,345	5.0	7.0	28.8	24.0	7.7	19.1	8.3
U.S.	182,211,639	7.5	12.1	28.6	21.0	6.3	15.5	8.9

Source: U.S. Census Bureau. Note: UT (Unorganized Township) * Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census. ** Indicates the new minor civil division for the 2000 census. Table DP-2 Selected Social Characteristics: 2000.

EDUCATIONAL ATTAINMENT

Overall, St. Louis County's population with education at or above a bachelor degree was 21.6% in 2000.

Many Iron Range cities had a smaller percentage of the population with education at or above a bachelor degree with the exception of Ely, Fayal and Pike Townships.

EDUCATIONAL ATTAINMENT

Percent (%) Bachelor's Degree or Higher
2000

Percent Bachelor's Degree or Higher

- 0% - 4%
- 5% - 9%
- 10% - 14%
- 15% - 19%
- 20% - 24%
- 25% - 100%

Source Data: U.S. Census Bureau
Prepared by: St. Louis County Planning

COMMUNITY PROFILE

24

St. Louis County, Minnesota
Planning Department

Marital Status



Marital Status						
Year 2000 (Population 15 Years and Over)						
	Number over 15 years	U.S. Census (Percent)				
		Never Married	Now Married, Except Separated	Separated	Widowed	Divorced
Hibbing	13,962	23.6	54.9	1.1	9.5	10.8
Virginia	7,752	26.6	45.3	1.3	13.9	12.9
Chisholm	4,102	26.8	51.4	0.6	9.8	11.3
Ely	3,210	34.6	43.9	1.0	12.4	8.2
Eveleth	3,152	25.5	46.8	2.1	13.5	12.0
White Township	2,874	18.5	63.4	0.8	7.8	9.5
Mountain Iron	2,486	25.6	56.9	1.3	8.0	8.2
Hoyt Lakes	1,761	17.9	66.2	0.4	8.1	7.4
Fayal Township	1,548	14.3	73.1	0.6	5.7	6.2
Gilbert	1,542	27.0	53.7	0.6	10.8	7.9
Babbitt	1,385	13.9	68.5	0.6	9.6	7.3
Clinton Township	859	27.0	56.1	1.3	5.4	10.2
Buhl	820	24.5	50.0	2.0	13.3	10.2
Biwabik	794	22.8	49.9	1.4	12.5	13.5
Cherry Township	735	22.6	64.4	1.1	4.9	7.1
Biwabik Township	749	22.0	62.1	0.4	7.6	7.9
Balkan Township	673	18.9	64.3	0.9	6.8	9.1
Embarrass Township	568	19.2	61.3	0.0	6.5	13.0
Cook	513	20.5	46.2	0.6	17.9	14.8
Tower	384	21.6	53.4	0.8	12.2	12.0
Great Scott Township	480	23.8	60.8	0.4	4.4	10.6
Wuori Township	426	22.1	67.1	0.9	2.8	7.0
Pike Township	404	22.8	60.9	1.0	2.7	12.6
McDavitt Township	379	20.1	68.3	1.1	4.2	6.3
Sandy Township	347	14.1	69.5	0.0	6.3	10.1
Lavell Township	292	24.3	62.0	0.0	4.8	8.9
Waasa Township	259	26.6	62.2	0.0	2.7	8.5
Orr	193	15.5	66.8	-	6.7	10.9
Winton	156	28.2	60.3	-	6.4	5.1
Iron Junction	83	21.7	59.0	0.0	8.4	10.8
McKinley	68	16.2	70.6	2.9	5.9	4.4
Leonidas	25	8.0	80.0	0.0	8.0	4.0
St. Louis County	164,598	27.4	53.5	1.0	7.7	10.3
Minnesota	3,857,755	28.1	56.3	1.0	5.8	8.7
U.S.	221,148,671	27.1	54.4	2.2	6.6	9.7

Source: U.S. Census Bureau. Note: UT (Unorganized Township) *Townships or unorganized townships that were further broken down into new minor civil divisions for the 2000 census. *Indicates the new minor civil division for the 2000 census. Table DP-2 Selected Social Characteristics: 2000.

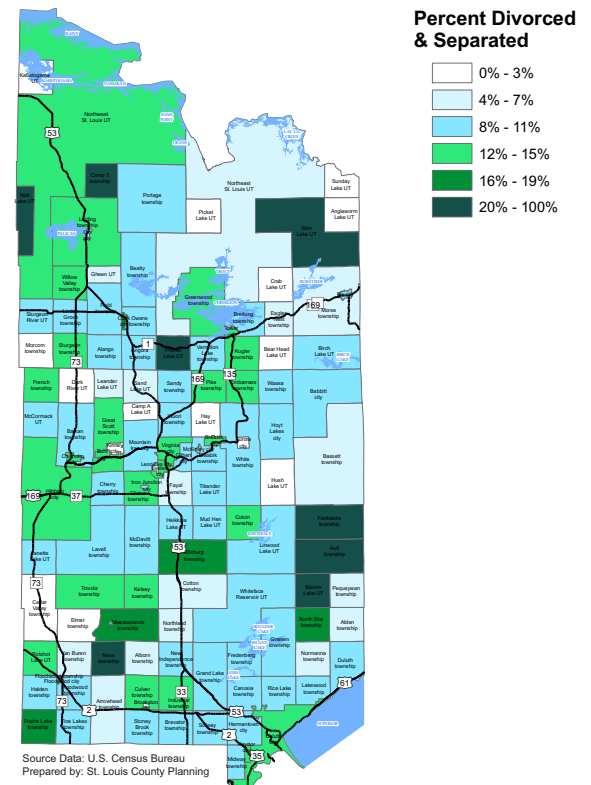
MARITAL STATUS

Overall, St. Louis County population that was either separated or divorced was 11.3% in 2000.

Across the Iron Range, Virginia, Eveleth, Cook, and Biwabik experienced a larger percentage of the population that was separated or divorced.

MARITAL STATUS

Percent (%) Divorced and Separated 2000



Community Profile

Iron Range

St. Louis County, Minnesota



About

This publication is designed to give general information about Iron Range housing market conditions and trends in St. Louis County, Minnesota. It is intended to help inform policy decisions in the public sector as well as investment decisions among home buyers, home builders, and public agencies.

Publishing Information

The 2007 St. Louis County "Community Profile: Iron Range" was developed and published by St. Louis County Planning and St. Louis County Housing and Redevelopment Authority (HRA).

Information Updates

St. Louis County strives to maintain the latest information available. If any information in this publication is incorrect or any additional information is needed, please contact St. Louis County Planning, 218-725-5000.

Obtaining copies

Copies of the report are available for free. Requests for a large number of copies should be directed to St. Louis County Planning and may be charged a minimal fee to cover printing and production costs. All requests should be directed to:

St. Louis County Planning Department
100 Missabe Building
227 West First Street, STE 100
Duluth, MN 55802

218-725-5000
Toll Free Minnesota 1-800-450-9777
www.co.st-louis.mn.us